

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Helen Eileen Wylie
Debtor

Case No. 19-04424-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db
5258033 +Helen Eileen Wylie, 80 Laurel Street, Nanticoke, PA 18634-4105
5258036 Commonwealth Health, PO Box 1280, Oaks PA 19456-1280
5258037 First National Bank Dunmore, 102 E Drinker Street, Dunmore, PA 18512-2432
5258039 +Joseph John Console, Esq., 1 West Third Street, Suite 204, Media, PA 19063-2803
5258040 +PCA Aquisitions, LLC, 1002 Justison St, Wilmington, DE 19801-5148
5258041 Penn Medicine, PO Box 824406, Philadelphia PA 19182-4406
5258042 Professional Account Services Inc, PO Box 188, Brentwood TN 37024-0188
5258043 +Radius Global Solutions, LLC, 7831 Glenroy Rd. Ste 250A, Minneapolis, MN 55439-3117
5258044 +Ratchford Law Group PC, 54 Glen Maura National Blvd, Suite 104, Moosic PA 18507-2101
5258049 +Sear's/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
5258049 +Wilkes Barre General Hospital, 575 North River Street, Wilkes Barre PA 18764-0001
5258050 Wilkes-Barre General Hospital, P.O. Box 637907, Cincinnati, OH 45263-7907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Jan 29 2020 00:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5258027 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 28 2020 19:20:03
Bayview Loan Servicing, 4425 Ponce De Leon, 5th Floor, Coral Gables FL 33146-1837
5258034 +EDI: WFNNB.COM Jan 29 2020 00:18:00 CP/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
5258028 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 28 2020 19:22:53 Cach LLC,
PO Box 1269, Greenville SC 29602-1269
5258029 +EDI: CAPITALONE.COM Jan 29 2020 00:18:00 Capital One, PO Box 30281,
Salt Lake City UT 84130-0281
5258030 +EDI: CAPITALONE.COM Jan 29 2020 00:18:00 Capital One Bank USA, NA, P.O. Box 30281,
Salt Lake City, UT 84130-0281
5258031 +EDI: CITICORP.COM Jan 29 2020 00:18:00 CitiBank NA, 701 East 60th Street North,
Sioux Falls SD 57104-0493
5258032 EDI: WFNNB.COM Jan 29 2020 00:18:00 Comenity Bank/Cathrins, PO Box 182789,
Columbus OH 43218-2789
5258035 +E-mail/PDF: DellBKNofications@resurgent.com Jan 28 2020 19:22:53
Dell Financial Services Web Bank, PO Box 81607, Austin, TX 78708-1607
5258038 +E-mail/Text: bncnotices@becket-lee.com Jan 28 2020 19:19:57 Kohls Department Store,
P.O. Box 3115, Milwaukee, WI 53201-3115
5258045 EDI: RMSC.COM Jan 29 2020 00:18:00 SYNCR/PAYPALSMARTCONN, PO BOX 965005,
Orlando, FL 32896-5005
5258046 +EDI: RMSC.COM Jan 29 2020 00:18:00 SYNCR/QVC, P.O. Box 965005, Orlando, FL 32896-5005
5258349 +EDI: RMSC.COM Jan 29 2020 00:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5258047 +EDI: WTRRNBNB.COM Jan 29 2020 00:18:00 TD Bank USA Target Credit, NCD 0450 PO Box 1470,
Minneapolis MN 55440-1470
5258048 +EDI: CITICORP.COM Jan 29 2020 00:18:00 The Home Depot CBNA, PO Box 6497,
Sioux Falls SD 57117-6497

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com

John Fisher on behalf of Debtor 1 Helen Eileen Wylie johnvfisher@yahoo.com, fisherlawoffice@yahoo.com

Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com;psheldon@sheilslaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Helen Eileen Wylie

Social Security number or ITIN xxx-xx-4702

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

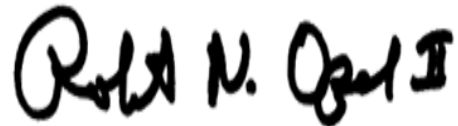
Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04424-RNO

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Helen Eileen Wylie
aka Helen E Wylie**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk1/28/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.